

Investments to Reduce Stress in 5 Areas of Life

Living paycheck to paycheck." How often have we heard that... how often have we *done* that? It's not a bad system as long as everything stays stable... your house or car never needs repairs, your kid never needs braces, you never go on vacation or celebrate the holidays. But with the "unexpected" often the norm, we see the value of saving and investing, and we do our best to stash a bit away.

Life today is much the same, and we "live from stress to stress." If our stressors stay consistent, we adapt. Then the unexpected does us in...working late, getting stuck in traffic, having a disagreement with a friend, or finding out that beautiful child turned into the teenager from you know where overnight. It's easy to feel overwhelmed when these situations pop up - especially if you have no reserve to fall back on.

You've probably found ways to save money in different areas of your life. Maybe it's been cooking more meals at home, working a bit extra, cutting back on a few magazine subscriptions, turning the lights off when you're not in the room. You may have put your savings into different types of accounts - just to make the most of it.

Saving and investing in stress reduction are no different, only a little less tangible. To build a wealth of stress reducers for "that rainy day," you'll need to think of the personal areas for your deposits. Just as it's best to diversify your

financial savings, you'll want to put your stress savings into different accounts - physical, mental, emotional, and social. Here's an example: You want your home to be a haven, a place to escape stress. But if home feels more like a fast-food station, an extension of the office, or a taxi dispatch center, you need to do some saving and investing. Set meal times and menus, isolate work papers and equipment, and reduce children's outside activities.

- ✓ The regular, healthy meals go into your *physical* account
- ✓ Being able to focus calmly on the moment enhances your *mental* account
- ✓ Your *emotional* account will benefit from the security and satisfaction of being with those you love
- ✓ Your *social* account gets the reward of strengthening bonds with everyone in the house.

Put it all together and you have a nice nest egg to rely on during those unexpected situations.

Now let's apply this thinking to other parts of life - the workplace, commuting, family, friends, and self.



Workplace

- ✓ Keep a schedule or day planner so you can see and organize your activities
- ✓ Pack a healthy lunch so you're not tempted by fast food
- ✓ Stop for lunch, even if it's only 15 or 20 minutes, to go somewhere quiet and eat slowly
- ✓ Avoid gossip and office politics; they waste time and don't gain you respect from others
- ✓ Come in a little early or stay a little late to get organized in peace.

Commuting

- ✓ Give yourself enough time speeding will only increase your tension
- ✓ Pause for a minute when you get in your car, take a slow deep breath, and focus on the task of driving
- ✓ Be safe; good driving rules and techniques are not only smart, they're less stressful
- ✓ Listen to calming music - try recording your own tapes just for the drive
- ✓ Let someone else drive, if possible; using public transportation allows you to read, think, or meditate.

Family

- ✓ Establish limits - let children know what you expect from them, and what they can expect from you
- ✓ Turn off TVs and computers once a week and just talk (you didn't have a family to keep your major appliances from getting lonely)
- ✓ Plan special family activities if you wait until there's time it will never happen
- ✓ Set aside special time with your spouse; your relationship is the foundation of your family

and deserves special attention

- ✓ Surprise them - everyone enjoys unexpected gifts or treats... it pumps life into any relationship.

Friends

- ✓ Have fun together - friends are more than a help network
- ✓ Make it okay to say no; being clear about limits makes it easier to turn down a request when you need to
- ✓ Keep in touch - a short letter, just to let them know you're thinking of them, feels so good
- ✓ Combine activities - joint outings are enjoyable and let you share responsibilities
- ✓ Let them fade away ... we all change, so if you're hanging on to a friendship that has lost its joy, let it go.

Self

- ✓ Appreciate who you are; all too often in our quest to improve, we forget to enjoy what we've accomplished
- ✓ Be good to your body - 1 more healthy food choice, 10 more minutes of exercise, getting the rest you need... they all make you stronger
- ✓ Take time to laugh; don't get so intense that you miss opportunities to see the humor and refresh with a light moment
- ✓ Daydream periodically - it's an escape that frees your mind and kindles new thoughts
- ✓ Remember you have control; you are the hub of your life, and all that spreads out around you is yours to influence.

Look around you to see where you can save and invest in stress reducers. They add up - building a reserve that keeps you from living stress to stress.

